



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Teddy A. Demirjian

Appl. No.

09/658,332

Filed

September 8, 2000

For

TRANSACTION AND ACCOUNT

MANAGEMENT SYSTEM

Examiner

E. Colbert

Group Art Unit

3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandriq, VA 22313-1450, on

1/19/05

Tom R. Arno, Reg. No. 40,490

(Date)

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated September 20, 2004, Applicant submits the following amendment and remarks for consideration in the above-referenced patent application.